



# Your Additional Life Insurance Plan!

The City provides benefitted employees with a Basic Life Insurance plan to help protect their loved ones in the event of death. You also have the opportunity to apply for **Additional Life Insurance** from The Standard.

## Section 1 Who Is Eligible?

- ◆ You must be an active benefitted employee at the City of Riverside, regularly working at least 20 hours per week
- ◆ Employees must already be insured for Basic Life Insurance through the City of Riverside
- ◆ The Additional Life Insurance plan **DOES NOT** cover temporary, seasonal employees, full-time members of the armed forces, or independent contractors
- ◆ Your spouse or children must not be full-time members of the armed forces of any Country

## Monthly Premium Costs

- ◆ **Employee & Spouse Rates:**
  - ⇒ (Amount Elected) divided by \$1,000 x Rate\* = (Your Monthly Premium Cost)
  - \* Actual rate can be found in the **Supplemental Life Insurance Highlights** brochure
- ◆ **Dependent Children:**

| ⇒ Coverage Amount | Per Month Cost |
|-------------------|----------------|
| \$2,000           | \$.40          |
| \$5,000           | \$1.00         |
| \$10,000          | \$2.00         |

## Section 3 Coverage Amount for Employee

- ◆ City employees may elect Additional Life coverage in units of \$10,000, to a maximum amount of \$300,000
- ◆ If you elect an amount greater than \$50,000, then you will be subjected to medical underwriting approval
- ◆ All late applications and requests for coverage increases are also subject to medical underwriting approval

## Coverage Amount for Spouse

- ◆ City employees must already be enrolled in the Additional Life plan to enroll their spouse
- ◆ This coverage is available in units of \$5,000 to a maximum coverage amount of \$150,000 not to exceed 50% of the City employee's approved Additional Life coverage amount
- ◆ If you elect an amount for your spouse greater than \$10,000, then your spouse will be subjected to medical underwriting approval
- ◆ All late applications and requests for coverage increases are also subject to medical underwriting approval

## Section 2 How Do I Apply?

- ◆ Applications for Additional Life Insurance are **NOT** available via the employee online system. To apply for the Additional Life Insurance coverage, you can obtain an **Enrollment Form** from the Benefits website at:  
<http://www.riversideca.gov/human/benefits/>
  - ⇒ Submit the completed enrollment application to the HR Benefits Division by the **Open Enrollment** deadline or **WITHIN 30** days of hire or promotion date
- ◆ Before the Additional Life Insurance coverage takes effect, employees must satisfy:
  1. **Eligibility requirements**
  2. **An eligibility waiting period**
  3. **An evidence of insurability requirement**
  4. **An active work requirement** - This means you must be active at work on the day before your scheduled effective date of Additional Life Insurance including Dependents Life Insurance

**Important Note:** This Additional Life Insurance summary is **NOT** intended to supersede or replace the **Supplemental Life Insurance Highlights** brochure found on the HR Benefits Division website. Please consult this document for more benefit information.

## Section 4 Coverage Amount for Dependent Children

- ◆ City employees must already be enrolled in the Additional Life plan to enroll their dependent children
  - ⇒ Your children may be covered if unmarried through age 20 (through age 24, if a registered full time student)
- ◆ You are eligible to elect \$2,000, \$5,000 or \$10,000 of Dependents Life Insurance for your eligible children
- ◆ This amount may not exceed 50% of the City employee's Additional Life Insurance coverage amount
- ◆ All late applications and requests for coverage increases are also subject to medical underwriting approval

## Other Benefit Plan Advantage

- ◆ If your employment terminates with the City, you are eligible to buy and continue your insurance coverage. Please contact the HR Benefits Division for a copy of the portability application; employees have 31 days from their termination date to apply for coverage

You may also contact The Standard directly at **800.628.8600** or visit the website at:  
[www.standard.com](http://www.standard.com)



**We hope that you'll find our weekly updates helpful. Stay tuned for more information!**

Information provided courtesy of the Human Resources Benefit Division